

Fauquier County
Neighborhood Stabilization Program
320 Hospital Drive, Suite 24
Warrenton, VA 20186
540-428-8724

Dear Potential Home Buyer:

Fauquier County has received a Neighborhood Stabilization Program (NSP) grant from the Virginia Department of Housing and Community Development (DHCD). The purpose of the grant is to stabilize neighborhoods in Fauquier County with foreclosure rates of at least 8% through the acquisition, rehabilitation, and resale of approximately 9 residential homes in Bealeton, Remington, and Warrenton.

To be eligible to participate:

- The home purchased through this program must be your primary residence for a minimum of five years.
- The income guidelines of the program must be met.
- Attendance is required at Intake and VHDA training sessions.
- **You must meet your lender's credit requirements for a mortgage.**
- You must secure your own mortgage; some down-payment and closing cost assistance may be available, depending on the terms of your loan.

As a first step in the process, applicants must complete an NSP Assessment Form to determine program eligibility. Assessment Forms must be mailed to the address above prior to your scheduled Intake Session.

Attached you will find the following information that will assist you in becoming a homeowner through this program. If you have any questions please call 540-428-8724, Monday through Wednesday, and staff will assist you.

Attachments:

Program Brochure:

- NSP Assessment Form
- How to Check your Credit Rating
- NSP Income Guidelines
- What are NSP and VHDA?
- The Buyers' Bill of Rights
- Vacating a Rental Unit
- VHDA-approved local lenders
- Other Resources

Sample Loan Application Form – Information Your Lender will Require

Details on the First House (located in Bealeton) through this Program – Available for Sale Soon!

Fauquier County

Neighborhood Stabilization Program



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SCHEDULE OF EVENTS

December 2009	1 st home purchased by NSP in the Bealeton area.
December 17, 2009	NSP Information Packet mailed to prospective homebuyers who have indicated an interest in the NSP.
December 2009 – September 2010	Potential homebuyers review materials provided, complete forms, gather necessary income records, and schedule an Intake Session. The purpose of the intake session is to receive general information regarding the NSP program, and, if desired, review your credit record with a representative of a local lending institution. <i>No commitment will be required at the Intake Session.</i>
February 2, 2010	Intake Sessions are scheduled for February 2, 2010 3:00 p.m. 4:00 p.m. 5:00 p.m. <i>Please call 540-428-8724, Monday – Wednesday, to schedule an intake session.</i>
February 23, 2010	The VHDA training workshop offered by the County will be split into two sessions, February 23 and 25, 6:00 – 9:00 p.m. each evening. Registration for these classes will begin at 5:45 p.m. Both sessions will take place at the Alice Jane Childs Building, 320 Hospital Drive, 2 nd floor conference room. If you choose to participate in this workshop, you <u>must</u> attend both sessions to earn the completion certificate. Call 540-428-8724 to reserve your place in class; light refreshments will be served.
February 25, 2010	If these dates do not work with your schedule, please see www.VHDA.com for a schedule of other workshops offered in the area. Certificates achieved by taking the VHDA workshop on the Internet are <u>not</u> eligible for the NSP. You can participate in these training sessions, even if you were unable to attend one of the scheduled intake sessions.
December 2009 - September 2010	Purchase, Rehabilitation, and Resale of seven homes by NSP.
September 2010 – September 2013	Program continues as funds are available.

STEPS TO HOME PURCHASE

1. COMPLETE THE ATTACHED NSP ASSESSMENT FORM.

Mail the completed assessment form to Fauquier County NSP, 320 Hospital Drive, Suite 24, Warrenton, VA 20186, prior to your scheduled Intake Session.

2. MAKE AN APPOINTMENT FOR AN INTAKE SESSION

The purpose of the Intake session is to provide an overview of the NSP, and review your credit information with representatives of local lending institutions. ***You will not be asked to make a commitment at this time;*** the information required is strictly to determine eligibility for this program.

The intake session will begin with a brief discussion regarding the NSP guidelines, followed immediately by a credit review with a local lender. We ask that you **bring the following documents to the Intake session:**

- W-2's from the two most recent tax years (if self-employed please bring tax returns)
- Paystubs for the last 30 days

Eligible participants are free to pursue a mortgage through the lending institution of their choice. If you wish to pursue a mortgage through a VHDA-approved lender, a list of local VHDA loan institutions can be found on page 10, and on www.VHDA.com.

To make an appointment for an intake session, please call 540-428-8724. If staff is not available to take your call, please leave contact information on voice mail, and your call will be returned.

3. CHECK YOUR CREDIT RATING

If you want to review your credit rating prior to your intake session, call one of the following numbers to get a copy of your credit report:

- Experian: 1-888-397-3742
- Equifax: 1-800-685-1111
- Trans Union: 1-800-888-4213

These agencies will give you information on obtaining your credit report. For additional information on obtaining your credit rating, please see page 5.

If you find that you have debts on your report that are not yours, or other items incorrectly reported, you should contact the creditor to address the problem. Once the issue has been resolved, ask the creditor to contact the credit rating company to correct your credit record.

There are many consumer credit counseling agencies in the area that can assist you if you need further assistance with a credit problem, including:

Va. Cooperative Extension
Svc.
24 Pelham Street
Warrenton, VA
(540) 341-7950

Consumer Credit Counseling
604 S. King Street
Leesburg, VA 20176
(703) 777-3787

Consumer Credit Counseling
114 N. West Street
Culpeper, VA 22701
(540) 825-5394

4. ATTEND VHDA TRAINING WORKSHOP

A VHDA training workshop will teach the entire home buying process from start to finish, and how to stay on track as a responsible homeowner.

Information regarding the dates this training is being offered through Fauquier County can be found on the Schedule of Events, page 1 of this document.

For a schedule of other currently available sessions in this area, please visit www.VHDA.com.

A certificate achieved through on-line completion of the Homeowner Education classes will not be accepted for the Fauquier County NSP. Classroom training offers the added benefits of interactive discussion with industry experts who can answer questions and help you create a spending plan. This session will be beneficial to attend even if you cannot attend the Intake session.

Topics to be covered:

- Overview
- Personal Finances
- Working with a Realtor
- Role of the Lender
- Credit & Credit Issues
- Home Inspection
- Loan Closing
- Questions & Answers
- Award Certificates

Participants are requested to register for training offered by Fauquier County by calling 540-428-8724. Light refreshments will be served.

FAUQUIER COUNTY, VIRGINIA
NSP Assessment Form

	Applicant	Co-applicant
Name	<hr/>	<hr/>
Current Address – Street	<hr/>	<hr/>
City, State and ZIP	<hr/>	<hr/>
How long have you lived at this address?*	<hr/>	<hr/>
*If less than two years, Provide your prior address: Street	<hr/>	<hr/>
City, State and ZIP	<hr/>	<hr/>
Home Phone	<hr/>	<hr/>
Work Phone	<hr/>	<hr/>
Employer's Name	<hr/>	<hr/>
Gross Annual Income (income before taxes)	<hr/>	<hr/>
Social Security Number	<hr/>	<hr/>
Date of Birth	<hr/>	<hr/>
Monthly Debts (sum of minimum required payments on car loans, credit cards, etc.; do not include rent and utility amounts)	<hr/>	<hr/>
Available cash for purchase	<hr/>	<hr/>
Family size	<hr/>	<hr/>
Your current Credit Score, and date obtained, if known*	<hr/>	<hr/>
Do you currently live and/or work in Fauquier County?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Will the home you purchase through this program be your primary residence for the next 5 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please check the area(s) where you would be interested in purchasing a home? (Check all that apply)	Bealeton <input type="checkbox"/>	Remington <input type="checkbox"/> Warrenton <input type="checkbox"/>

*If you don't know your credit score, it can be researched during your Intake Session.

If you have any questions regarding this form, please call 540-428-8724.

**Assessment Forms must be mailed to Fauquier County NSP, 320 Hospital Drive, Suite 24, Warrenton, VA 20186
Prior to Your Intake Session.**

I affirm that the information provided on this form is accurate and true. By signing this form, I give permission for my credit record to be obtained.

Signature: _____ Date: _____

CHECK YOUR CREDIT RATING

A free annual credit report is available on-line @ www.annualcreditreport.com. You can also request your report by phone (toll free: 1-877-322-8228).

Hearing impaired consumers can access TDD service at 1-877-730-4104.

If you have been denied credit, insurance, or employment based on information in your credit report from a credit reporting agency within the last 30 days, your copy of your credit report is provided FREE of charge.

Otherwise additional credit reports are available from credit reporting agencies – please note that there may be a minimal charge for these reports:

1) EQUIFAX -

Call: 1-800-685-1111 - 8:00 AM to 11:00 PM 7-days a week.

Write: Equifax Credit Information Services

P.O. Box 105851

Atlanta, GA 30348

www.equifax.com

2) EXPERIAN -

Call: 1-888-397-3742

P.O. Box 2002

Allen, Texas 75013

www.experian.com

3) TRANS UNION -

Call: 1-800-888-4213

Write: Trans Union Consumer Services

P.O. Box 1000

Chester, PA 19022

www.transunion.com

When you request your credit file you must provide the following information:

- Your full name, including middle initial, and JR or SR.
- Any other name by which you have been known, such as maiden name.
- Current address, including City, State, and Zip Code.
- Any former address during the last 5 years with Zip Code.
- Social Security Number.
- Date of Birth.
- Spouse's name (if married).

The credit agency may request a copy of documents that verify your current name and address, such as your driver's license, voter registration card, or a current billing statement.

INCOME GUIDELINES

While the Fauquier County NSP will target households at or below 100% of the Area Median Income (AMI), Federal NSP guidelines allow the sale of homes to households with incomes up to 120% of AMI, adjusted for household size. Please review the chart below, published by the U.S. Department of Housing and Urban Development (HUD) Section 8 Income Guidelines, to determine if your household income falls within program limits.

Down payment and closing cost assistance may be available for program participants, depending on the terms of the loan involved. Households below the 50% threshold are eligible to receive additional assistance in the form of a zero-interest, forgivable second mortgage.

Current HUD Income Guidelines for Fauquier County, Virginia

	Household Size							
FY 2009 Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low (50%)	\$35,950	\$41,100	\$46,200	\$51,350	\$55,450	\$59,550	\$63,650	\$67,800
Middle (120%)	\$82,650	\$94,450	\$106,250	\$118,100	\$127,550	\$136,950	\$146,400	\$155,850

WHAT ARE NSP and VHDA?

What is the HUD Neighborhood Stabilization Program?

HUD's Neighborhood Stabilization Program will provide emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The Neighborhood Stabilization Program (NSP) provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes.

NSP funds may be used for activities which include, but are not limited to, purchasing and rehabilitating homes and residential properties abandoned or foreclosed.

What is the VHDA?

The Virginia Housing Development Authority (VHDA) is the state's mortgage finance agency. Created in 1972 by the Virginia General Assembly, the mission is to help Virginians attain quality, affordable housing. The vision is to mobilize partners to meet Virginian's housing needs.

VHDA helps Virginians with low- to moderate-incomes buy their own homes, help finance affordable, quality rental housing and help people with disabilities and the elderly make their homes more livable. VHDA teaches free homeownership education classes, and partner with other lenders, developers and community service organizations to help put quality housing within the reach of every Virginian. And, they do it all without using a single taxpayer dollar. Since their founding, VHDA has committed financing for 131,000 single family homes and 96,000 multifamily apartments.

How does VHDA help potential homeowners?

VHDA has several mortgage loan programs developed to meet the needs of low- to moderate-income first-time homebuyers. These loans are originated primarily by private lenders. Included as part of the Single Family services are VHDA's Homeownership Education Classes, which are provided at no cost to the public, on an ongoing, statewide basis.

THE BUYERS' BILL OF RIGHTS

It is important that buyers of real estate understand some fundamental points before they begin the process of buying a home. Listed below are a few points you should consider before you start. If you work with a real estate agent who is a member of the Northern Virginia Association of Realtors ("Realtor®") they are held to a higher standard of conduct than someone who has a real estate license *but is not* a Realtor®. If you work with a Realtor®, it is possible to go to the Northern Virginia Association of Realtors if you have a problem with an agent or company.

You have a right to:

1. Have a Realtor® represent you in the transaction.
2. Consult with a lender prior to making an offer to purchase.
3. Receive a sample contract prior to making an offer.
4. Receive an estimate of the mortgage payment and cost to close.
5. Select your own settlement company, lender and other professionals.
6. Choose the house you want to see from the entire list of homes for sale in your price range.

Additionally, a prudent Buyer can be better informed with answers to the topics below; do not be afraid to ask for answers to the following important questions regarding:

The Agent:

- a) Will this agent be representing the Buyer (me) or the Seller in my transaction?
- b) Does this agent have a valid Real Estate Sales or Brokers License?
- c) Is this agent a member of NVAR (a Realtor®) in good standing?

The Process:

- d) Will my offer be in writing and presented in a timely manner?
- e) What will happen if my offer is accepted or rejected?
- f) Will all deposits for this transaction be held in an escrow account?
- g) What type of financing is proposed?

The Fair Housing and Equal Housing Opportunity Committee of the Northern Virginia Association of Realtors (NVAR) provides this information as resource. In addition the Virginia Real Estate Board governs the licensed activities of the real estate industry with regard to the buying and selling of residential real estate. For more information on real estate transactions in Northern Virginia please contact:

Northern Virginia Association of Realtors (NVAR) 703-207-3200
Virginia Real Estate Board (VREB) Fair Housing Office 804-367-8530
Affordable Housing Task Force <http://www.NVAR.com/affordable>

The trade associations and agencies listed above are dedicated to assisting consumers with information and solutions to problems or difficulties arising from the purchase of a home. If you are encountering difficulty in purchasing a home, feel you are being treated unfairly or just have a question to ask please call any of the agencies or associations listed above.

VACATING A RENTAL UNIT

Give your landlord written notice 30 days before you plan to leave. This notice must be given 30 days before the next rent due date (usually the first day of the month). Keep a copy for yourself.

Tell your landlord in writing you want to be present when your rental property is inspected (for damage) after you vacate. (The landlord has the right to set the date and time of inspections).

When the landlord inspects for damage and cleanliness, ask if there are problems. To prevent deductions from your security deposit, you may want to correct the problems yourself. If so, you should tell the landlord exactly when the problem(s) will be corrected.

Clean your apartment, particularly the kitchen and its appliances and the bathroom.

Remove all trash and personal belongings; sweep all bare floors, and vacuum carpets.

Return all keys to the apartment, mail box, storage and parking areas.

Within 30 days after you leave, your landlord must return your security deposit, plus any interest due under law, or send you an itemized statement indicating why part or all of the money was withheld.

The landlord may deduct for:

- Physical damage you did to the property
- Cleaning if the unit was left dirty
- A second coat of paint, if you painted the walls a dark color or left them scarred or dirty
- Unpaid rent
- Other costs provided for in the lease

Make sure the landlord has your new address.

VHDA-Approved Lenders in Warrenton

The following is list of VHDA-approved lenders local to Warrenton.

Branch Banking & Trust Co. of VA	236 Lee Hwy Warrenton, VA 20186	(540) 351-6165
Southern Trust Mortgage, Inc.	400 Holiday Court Suite 103 Warrenton, VA 20186	(540) 351-6100
Mortgage Access DBA Weichert Financ	67 West Lee Hwy. Warrenton, VA 20186	(800) 385-9860
Wells Fargo Home Mortgage, Inc.	47 Garrett Street #5 Warrenton, VA 20186	(540) 341-1420
Bank of America, N.A.	403 Holiday Court Ste 103 Warrenton, VA 20187	(540) 347-3149
SunTrust Mortgage, Inc.	251 West Lee Highway Warrenton, VA 20186	(540) 347-7081

Other branches of these lending institutions, as well as a complete list of other VHDA-approved lenders can be found by going to their web site: www.VHDA.com. This web site will also provide names and phone numbers of specific loan officers, as well as maps on how to reach their offices.

Please note – you are not restricted to these lending institutions; use the lending institution of your choice.

OTHER RESOURCES

While the Neighborhood Stabilization Program is designed to purchase, rehabilitate and resell foreclosed and vacant properties, this may not be the assistance you need. Other resources that may be of assistance to you are:

Making Home Affordable:

The Making Home Affordable program will offer assistance to *homeowners* making a good-faith effort to make their mortgage payments, while attempting to prevent the destructive impact of the housing crisis on families and communities. It will target support to the working homeowners who have made every possible effort to stay current on their mortgage payments. More information on Making Home Affordable can be found at <http://financialstability.gov/roadtostability/homeowner.html>

Culpeper Community Development Corporation is a HUD-approved housing counseling agency for our region. Counseling includes mortgage delinquency and default resolution. They can be reached at 540-825-7434.

Sample Loan Application

The following are sample loan applications, showing the type of information that will be requested by your lender. Please complete this form, and bring it with you to your Intake Session.

If you will have a co-applicant, that individual will need to provide this information as well.

Mortgage Loan Request

Borrower Name				
Borrower Information	Home Phone	Work Phone	E-mail Address	
	Social Security #	Date of Birth	Years of School	
	The following information is required to comply with the Patriot Act			
	Driver's License #	State	Issue Date	Expiration Date
Marital Status	Married	Separated	Unmarried (single, divorced, widowed)	
Dependents/children	Number		Ages	
Current Address	Street			
	City, State, Zip			
	Years at Current Address	Do you:		
		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	
If Renting	Landlord Name	Phone	Rent Payment	
If Own	Current Home Value	Monthly Principal & Interest	Monthly Taxes & Insurance	
If you've been at current residence for less than 2 years, please provide:	Previous Address			
	Years at Previous Address	Did you:		
		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	
If Rented	Previous Landlord Name		Phone	

Debit or credit card you would like your application fee to come from:	Type of Card (Visa, MC, etc.)	Card Number	
	Name appearing on Card	Expiration Date	
Tell us about your Loan Request			
<input type="checkbox"/> Purchase (Existing) <input type="checkbox"/> Purchase (New Construction) <input type="checkbox"/> 1xClose Construction-to-Permanent <input type="checkbox"/> Refinance			
Tell us about the Property			
<input type="checkbox"/> Buyer Ready (no property selected) <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment <input type="checkbox"/> Single family home <input type="checkbox"/> Multi-Unit <ul style="list-style-type: none"> • Number of units: <input type="checkbox"/> Condominium <ul style="list-style-type: none"> • Condo fee: \$ • Name of condo project: <input type="checkbox"/> Planned Unit Development <ul style="list-style-type: none"> • Monthly maintenance fee: \$ <input type="checkbox"/> Lot			
Street Address		City	State
Sales Price	Estimated Closing Date	Requested Loan Amount	Annual Real Estate Taxes
\$		\$	\$
Name(s) to Appear on Title			

Employment Information			
Are you self-employed?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
(Do you own 25% or more of your business?)		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Percentage owned			
If not self-employed, please provide:			
Employer's Name	Phone	Address (City, State and Zip)	
Position	Start Date	Years in this Profession	
Annual Salary	Annual Bonus/ Commission/Other	Annual Income from Other Sources	
\$	\$	Amount: \$	
		Source(s):	
If you have been at your present employer less than 2 years, list your previous employer:			
Previous Employer's Name	Phone	Address (City, State and Zip)	
Position	Start Date	End Date	Annual Income
			\$

Assets (checking/savings/stocks/retirement funds/other):		
Bank/Company Name	Type of Account	Balance

Do you own any other real estate?			
<input type="checkbox"/> No <input type="checkbox"/> Yes (If you own more than 3 properties, please use comments section of form.)			
Address	Value	Monthly Rent Received	Monthly Taxes and Insurance
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Primary Vehicle			
Make	Model	Year	Estimated Value
			\$
Secondary Vehicle			
Make	Model	Year	Estimated Value
			\$

Payments and Banking		
On what day would you like to draft your payment? This is needed to set up your account in the servicing department. 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <input type="checkbox"/>		
Bank Name	Account Number	Routing Number

Declarations		Borrower 1	Borrower 2
Are there any outstanding judgments against you?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been declared bankrupt in the last 7 years?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you party to a lawsuit?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you directly or indirectly been obligated on any loan resulting in foreclosure, transfer of title in lieu of foreclosure, or judgment? This includes loans such as home mortgages, SBA loans, educational loans or any mortgage, financial obligation, bond, or loan guarantee.)		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation or guarantee?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you obligated to pay alimony, child support or separate maintenance?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is any part of the down payment borrowed?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you co-signer on a note?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a US Citizen?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a permanent resident alien?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Will you occupy this property as your primary residence?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had ownership interest in a property in the last three years? What type of property? <input type="checkbox"/> Primary residence <input type="checkbox"/> Second home <input type="checkbox"/> Investment property How did you hold title? <input type="checkbox"/> Solely by yourself <input type="checkbox"/> Jointly with your spouse <input type="checkbox"/> Jointly with another person		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Citizenship		Visa or Green Card number (if applicable)	

Government Monitoring

The following information is requested by the Federal Government for certain types of loans relating for a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you do not wish to furnish this information, please check the box below. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex based on the basis of visual observation or surname.

	Borrower 1	Borrower 2
I do not wish to furnish this information	<input type="checkbox"/>	<input type="checkbox"/>
Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Race	<input type="checkbox"/> Black, not of Hispanic Origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White, Not of Hispanic Origin <input type="checkbox"/> Other (Specify)	<input type="checkbox"/> Black, not of Hispanic Origin <input type="checkbox"/> Hispanic <input type="checkbox"/> White, Not of Hispanic Origin <input type="checkbox"/> Other (Specify)

Contact Information (if applicable/known)		
Your Realtor's Name	Phone Number	Agency
Listing Agent's Name	Phone Number	Agency
Your Insurance Agent's Name	Phone Number	Agency
Your Closing Agent's Name	Phone Number	Agency

Other information we should know about the transaction

NSP House #1 – Bealeton

Available for Sale Soon!

**Status:**

Ownership: Fee Simple
Sale or Rental: Sale

Foreclosure: Yes
Adv Sub: Meadowbrooke Sec Q
Legal Sub: MEADOWBROOKE SEC Q
Condo/Coop Proj Name:

Tax ID: 6889-85-7968
HOA Fee: \$25.00/ Quarterly
C/C Fee: /

Style: Colonial
Seller Subsidy: \$0
Type: Detached
TH Type:
#Levels: 2
Auction: No
#Fireplaces: 1
Model:

Total Taxes: \$2,110
Tax Year: 2009
Lot AC/SF: .23/10,149

List Price: App. \$175-185,000

Close Price:
Inc City/Town:
Zip: 22712 - 9433
Election District: 10
Potential Short Sale: No
ADC Map Coord: 36C4

Area:

Level Location:
Age: 20
Year Built: 1989